

# MAYNARD HOUSING PRODUCTION PLAN UPDATE 2021

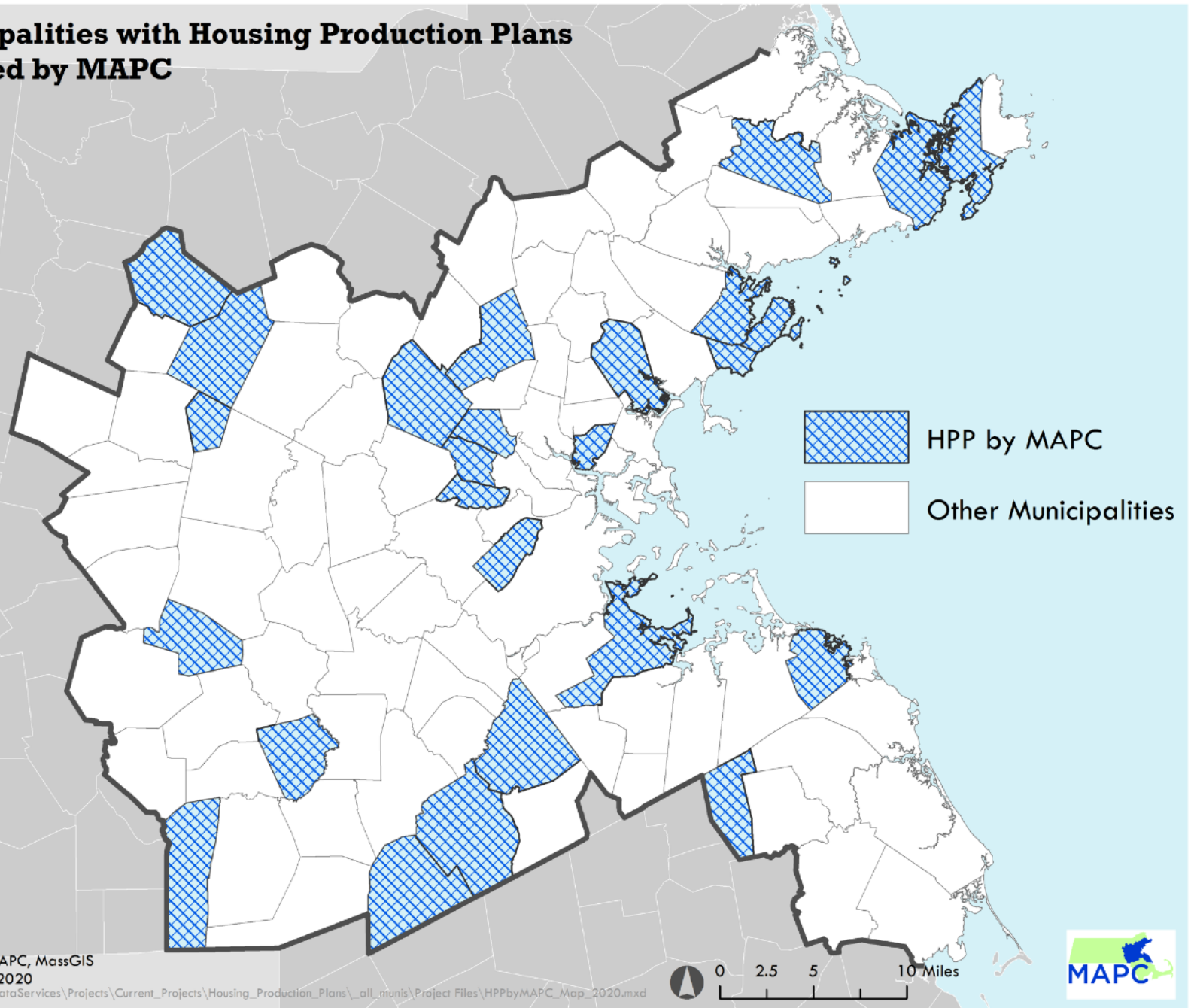
# Joint Board Adoption Meeting

Presentation to  
Maynard Select Board and  
Maynard Planning Board

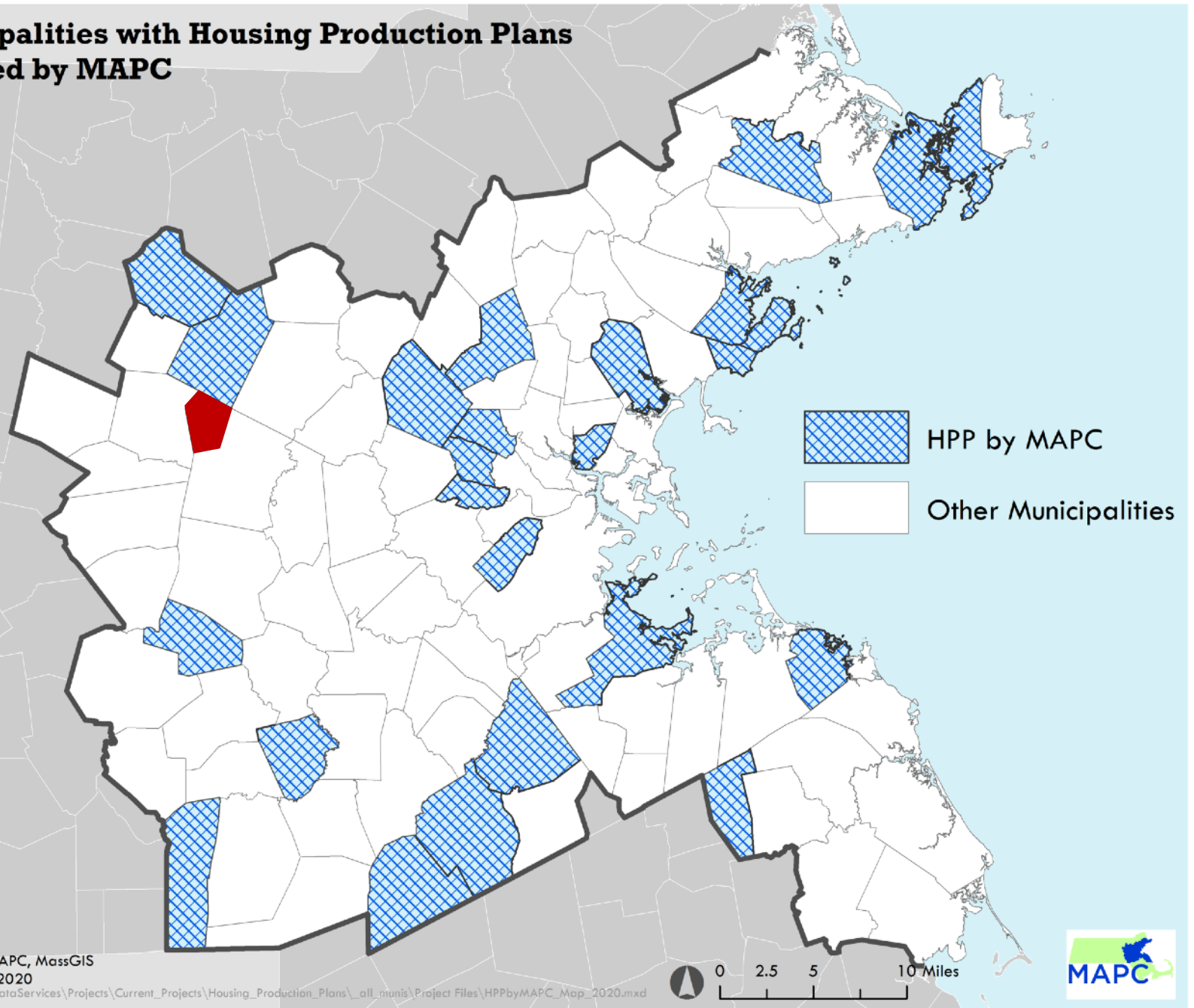
September 21, 2021

Prepared for the Town of Maynard by  
the Metropolitan Area Planning Council

# Municipalities with Housing Production Plans prepared by MAPC



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Data Sources: MAPC, MassGIS

Date: February 2020

Document Path: K:\DataServices\Projects\Current\_Projects\Housing\_Production\_Plans\\_all\_munis\Project Files\HPPbyMAPC\_Map\_2020.mxd



An aerial photograph of a town, likely in the Northeastern United States, featuring a prominent clock tower in the foreground. The town is surrounded by dense green forest, and a river is visible in the lower foreground. The text "HPP UPDATE PROJECT OVERVIEW" is overlaid in large, white, bold letters across the center of the image.

# HPP UPDATE PROJECT OVERVIEW



# HPP Update Benefits

How can the updated HPP help Maynard?

## HOUSING NEED

Address unmet housing need and demand in the community



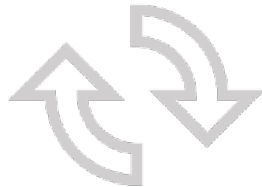
## DEVELOPMENT

Influence the type, amount, and location of housing



## COORDINATION

Get the Town on the same page regarding housing



## STATE TARGET

Help the Town reach the 10% affordable housing goal



## CERTIFICATION

Option to prevent unplanned 40B development



## UNDERSTANDING

Build understanding of housing need and demand in Maynard



# Housing Production Plan (HPP) Update Process

Town and MAPC Staff

HPP Working Group



## data

Comprehensive housing needs assessment

Development constraints



## Public outreach

Two open houses

Two focus groups



## visioning

Goals and strategies

Site selection



## deliverable

Presented to local boards

Submitted to the state for approval

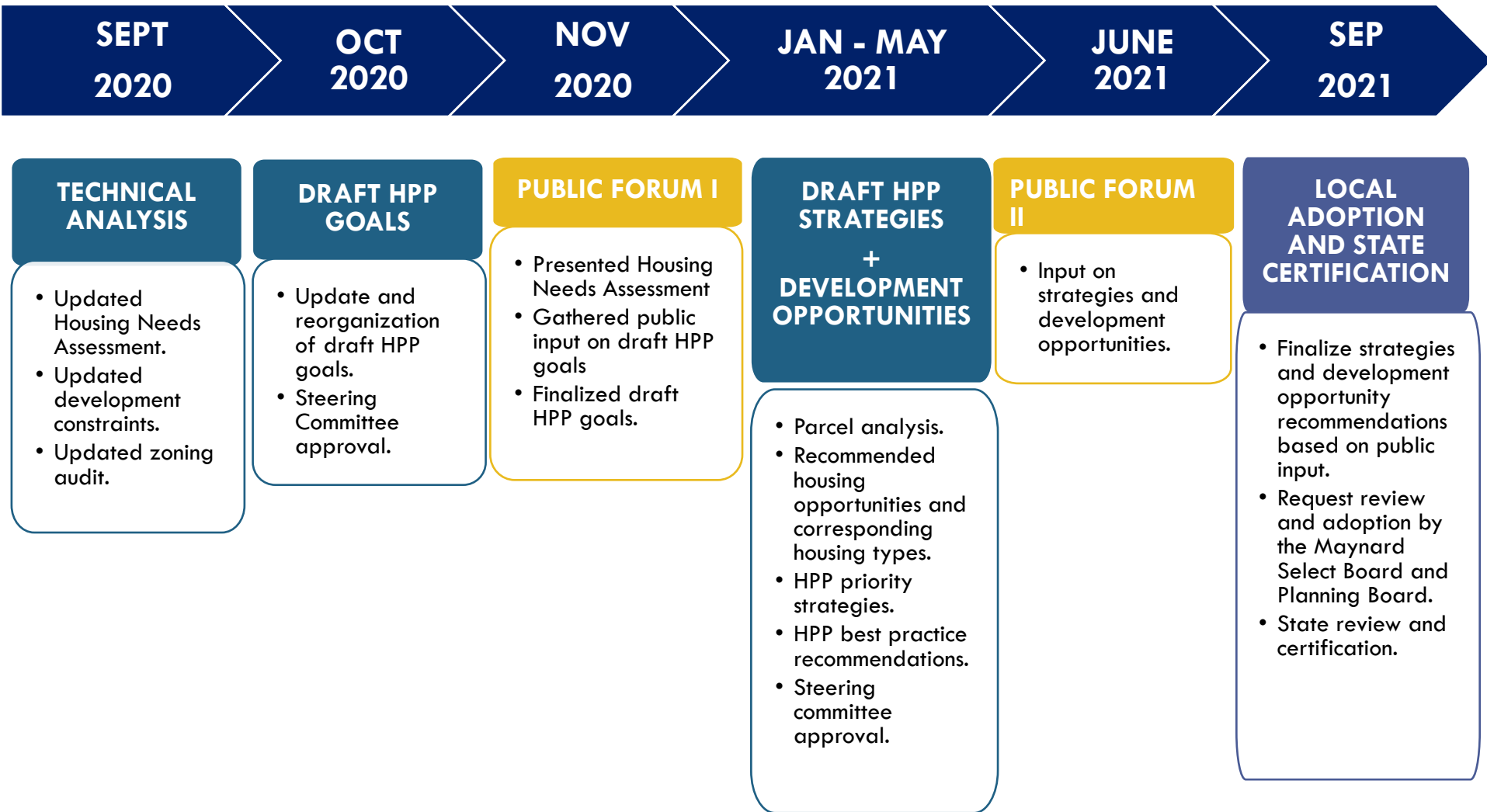


# Housing Production Plan (HPP) Update

## Working Group

- Armand Diarbekirian, *Select Board*
  - Christopher Arsenault, *Planning Board*
  - Donna Dodson, *Affordable Housing Trust*
  - Leslie Knight, *Maynard School Committee*
  - Roz Greenstein, *Maynard Economic Development Committee*
  - John Cramer
  - Sue Grolnic
  - Walter Erikson
- 
- Advisor: Liz Rust, Regional Housing Service Office (RHSO)

# Project Timeline





A photograph of a street in a small town. The street is paved and has white markings. On the left side, there are brick buildings with various storefronts, including one with a sign that says "PANY". A black car is parked on the left side of the street. On the right side, there are more brick buildings, some with dark awnings. A black car is parked on the right side of the street. In the background, there are more buildings and trees. The sky is blue with white clouds. The text "PUBLIC ENGAGEMENT AND PLAN INPUT" is overlaid in the center of the image in a large, white, sans-serif font.

# PUBLIC ENGAGEMENT AND PLAN INPUT

# Public Engagement and Plan Input

Event	Date	Number of Participants	Engagement activities
Public Forum I	December 9, 2020	43	Input on updated data and live polls ranking 2015 HPP goals for importance/relevance.
Housing Need Focus Group	December 12, 2021	13	Group discussion and share of personal housing challenges and goals.
Housing Development Focus Group	February 8, 2021	8	Group discussion of the town's housing challenges, goals, and possible solutions.
Public Forum II	June 23, 2021	32	<p>Main room and breakout room discussions of draft HPP priority strategies and best practices.</p> <p>Live polls ranking importance of proposed HPP priority strategies and housing opportunities/recommended housing types</p>
Five working group meetings	October 2020 – August 2021	8	Discussion of data, public input, and plan recommendations.
TOTAL: Nine meetings	Seven months	102 participants	





# UPDATED HOUSING NEEDS ASSESSMENT

## Key Takeaways:

- Demographic Changes
- Housing Stock
- Housing Affordability



# HNA Demographic Takeaways

- 1. Maynard's population is no longer declining and has exceeded population growth projections, showing a need for new housing that can accommodate all age groups.** Maynard's population has grown from 10,106 total residents in 2010 to 10,667 today (Decennial Census 2010, ACS 2014-2018).
- 2. The overall income of Maynard residents has increased, but there are large income disparities that call attention to the housing needs of singles and renters.** Median household income increased from \$79,441 in 2012 to \$101,324 in 2018. In Maynard, family households and owners earn approximately three times more than non-family households and renters.
- 3. Maynard has become more racially diverse over the decade, but the town still lacks this diversity.** With a non-white population under 10%, Maynard is less diverse than almost all the context communities, the MAGIC subregion (22%), and the Commonwealth (28%).



# HNA Housing Stock Takeaways

- 1. Maynard needs a greater variety of housing types and tenures.** While Maynard has a decent supply of small multifamily homes, most of the housing stock is single-family (69%).
- 2. Since the last HPP was adopted, Maynard has lost a considerable share of rental housing units, and rental housing units make up a small percentage of housing in town.** From 2012 to 2018, the share of renter-occupied housing units declined from 35% to 23%.
- 3. Maynard's homes are more affordable to buy than communities with similar characteristics; however, homeownership is still difficult to attain.** Since 2015, the median price of a single-family home in Maynard increased by 20% to a median price of \$399,000 in 2019. A similar increase was observed in the price of Maynard condominiums, which went up by 22% in four years, now at a median price of \$305,000.

# HNA Housing Affordability Takeaways

- 1. Increasing housing costs in Maynard are contributing to continued local housing cost burdens, especially for renters.** Nearly half of renters in Maynard spend more than 30% of their income on housing costs, making it more difficult to pay for other necessities or support the local economy with discretionary spending. Although not as severe, about a quarter of owners in Maynard are cost burdened.
- 2. Among income-eligible households already living in Maynard, the housing needs of seniors and single-person households is particularly great.** More than a one third of households in Maynard are eligible for Affordable Housing. More than half of elderly households are low-income or below and nearly 50% of those that live alone are also eligible for Affordable Housing. For the 1,555 income-eligible households in Maynard, there are 419 housing units on the SHI—a ratio of one unit for every four eligible households (DHCD, 2021). Maynard's SHI is 9.46%.
- 3. The greatest share of income-eligible households (more than 70%) is very low-income or extremely low-income. The Town needs to expand its supply of deed-restricted Affordable Housing units that can reach deeper levels of affordability.**



# UPDATED HPP RECOMMENDATIONS



# Public Forum Polling - 2015 HPP Goals

**Goal 1: Preserve and advance housing affordability to reduce the number of local cost-burdened households.**



**Goal 2: Adopt local zoning changes to allow for housing choices & flexible approaches to achieve housing affordability.**



**Goal 3: Address unmet housing needs through programming.**



0% 25% 50% 75% 100%

■ Extremely Important ■ Very Important ■ Important ■ Not Important

**Goal 4: Build Town Awareness of Housing Demand, Issues, & Activities.**

NOTE: Due to technical difficulties, poll results are not available for goal four, but this goal received supportive public input via the Zoom meeting chat.

# UPDATED HPP GOALS

## 2015 HPP Goals

**Goal 1:** Preserve and advance housing affordability to reduce the number of local cost-burdened households.

**Goal 2:** Adopt local zoning changes to allow for housing choices & flexible approaches to achieve housing affordability.

**Goal 3:** Address unmet housing needs through programming.

**Goal 4:** Build Town Awareness of Housing Demand, Issues, & Activities.

## 2021 HPP Goals

**Goal 1:** Preserve and advance **housing affordability for all incomes and ages** to reduce the number of local cost-burdened households.

**Goal 2:** Create **diverse housing opportunities** to support the **Town's culture and vibrancy**.

**Goal 3:** **Advance racial equity** by ensuring **equal access to housing opportunities** for people of color.

**Goal 4:** Adopt local **zoning changes** to allow for **housing choices** & flexible approaches to achieve housing affordability.

**Goal 5:** Build town **awareness** of housing demand, issues, & activities.

## 2021 HPP Goals and Priority Policy Strategies

1. Provide Housing for All Incomes and Ages

2. Support the Town Culture and Vibrancy

3. Advance Racial Equity

4. Adopt Flexible Zoning regulations

5. Build Awareness

### PRIORITY STRATEGIES

1	<b>Explore Updates to the Inclusionary Zoning Bylaw:</b> Use the updated housing needs assessment and additional technical analysis to explore potential updates to the inclusionary zoning bylaw so it results in the creation of more deeply Affordable Housing units. The Town should consider hiring a consultant to explore possible updates based on local market data and development financing to ensure potential updates do not inadvertently deter new development.	X	X	X	X	
2	<b>Explore Updates to the Accessory Dwelling Unit (ADU) Bylaw:</b> Explore public interest in developing ADUs and ways to improve the flexibility of the Town's ADU bylaw to facilitate intergenerational living and reduce local cost burdens.	X	X		X	
3	<b>Revitalize the Powder Mill Road Corridor:</b> Utilize the development opportunity analysis and zoning analysis to inform the adoption of zoning changes in the Powder Mill Road Corridor that facilitate mixed-use housing and a variety of other housing options that help provide greater public access to the Assabet River, promote walkability, and support economic development.	X			X	
4	<b>Establish a First-time Homebuyer Program:</b> Establish a first-time homebuyer program that uses local and federal funding to augment and leverage existing state first-time homebuyer programs.	X	X	X		X

## 2021 HPP Goals and Priority Policy Strategies

1. Provide Housing for All Incomes and Ages

2. Support the Town Culture and Vibrancy

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### PRIORITY STRATEGIES

5	<b>Support Housing Choice for Seniors:</b> Maximize existing community resources to enable seniors to continue living in the housing of their choice and provide education about a range of housing options.	X				X
6	<b>Expand Sewer and Water Capacity:</b> Identify incoming private development that would be supported by increased sewer and water capacity and use the HPP update to apply for a MassWorks grant to provide funds for sewer and other capital infrastructure upgrades	X				
7	<b>Deepen Housing Affordability:</b> Continue to use the Maynard Affordable Housing Trust (AHT) and Community Preservation Committee funds to deepen the affordability of incoming Affordable Housing units to meet community needs. Federal dollars from the American Rescue Plan Act (ARPA) can also be used to supplement incoming Affordable Housing so that it reaches deeper levels of affordability. When financially feasible, consider using federal, state, and local funds to acquire housing that is naturally affordable in the marketplace and put deed-restrictions on these housing units to ensure they remain affordable.	X	X	X		
8	<b>Long-term Rental Assistance:</b> Assess the existing local emergency rental assistance program with the goal of establishing a permanent program offering broader assistance based on changing demand. Funding should be flexible and easy for the Town and Affordable Housing Trust (AHT) to access as needs arise.	X	X	X		



## 2021 HPP Goals and Priority Policy Strategies

1. Provide  
Housing  
for All  
Incomes  
and Ages

2. Support the  
Town  
Culture and  
Vibrancy

3. Advance  
Racial  
Equity

4. Adopt  
Flexible  
Zoning  
regulations

5. Build  
Awareness

### PRIORITY STRATEGIES

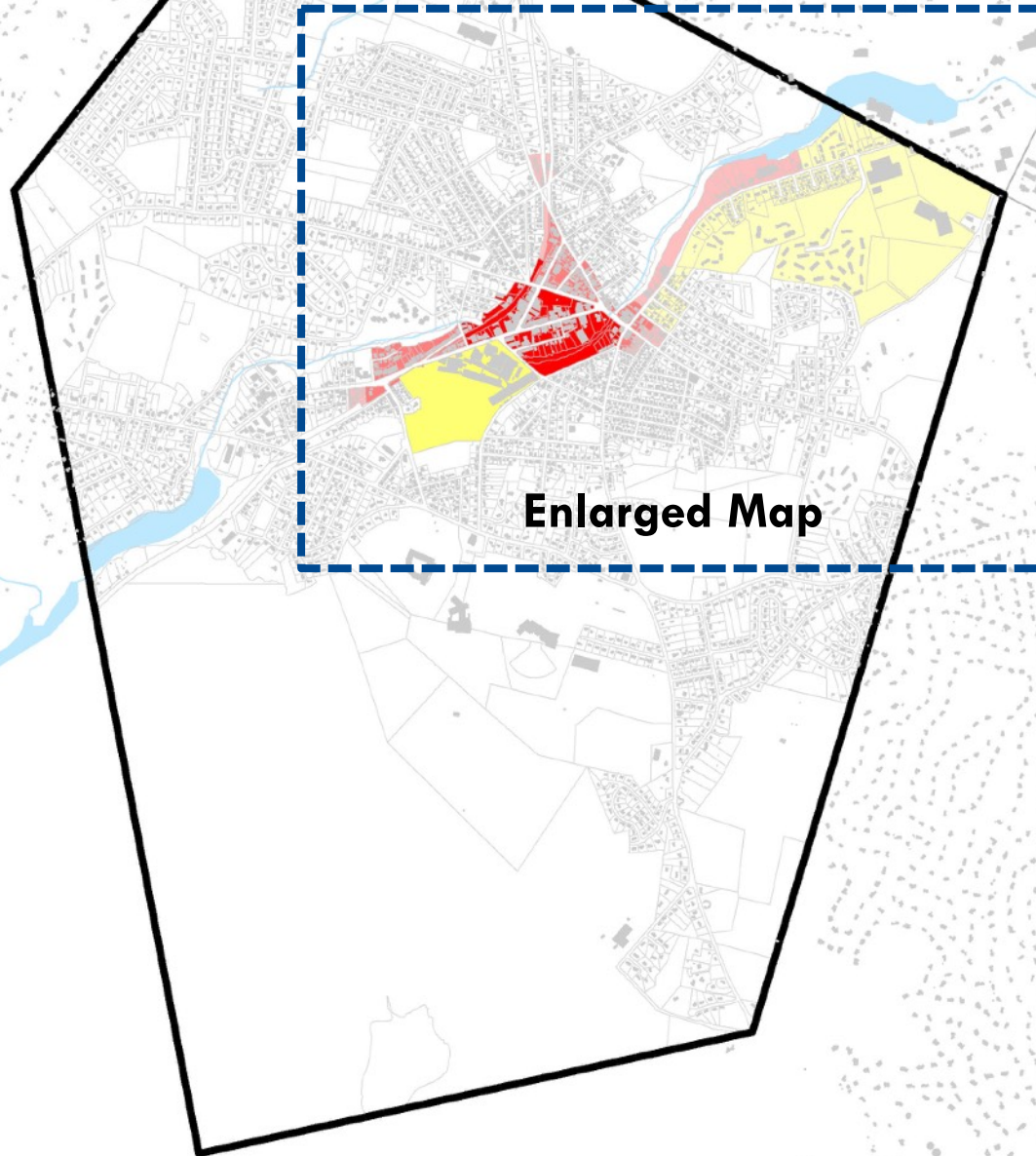
9	<b>Research Ways to Set Limitations on Condominium Conversions:</b> Explore ways to set reasonable limitations on the number of rental housing units that can be converted to condominiums.	X		X		
10	<b>Create Artist Lofts:</b> Create artist lofts, sometimes referred to as live-work spaces, that provide low-cost housing and venues to musicians, craftspeople, performers, and other artists to facilitate cultural activities and events in the downtown and nearby areas.	X	X		X	

An aerial photograph of a suburban neighborhood. In the center, there is a cluster of multi-story brick apartment buildings with parking lots. To the right, a calm lake is visible, surrounded by dense green trees. The background shows a large, distant building complex, possibly a university or government facility, also surrounded by forest. The foreground features more residential houses and lush greenery. The overall scene is a mix of developed housing and natural landscape.

# HOUSING DEVELOPMENT OPPORTUNITIES



# Development Opportunities Analysis



# Development Opportunities Analysis

**Total**  
360 parcels

## Legend



**Central Business District - 92 parcels**



**Downtown Overlay District - 105 parcels**



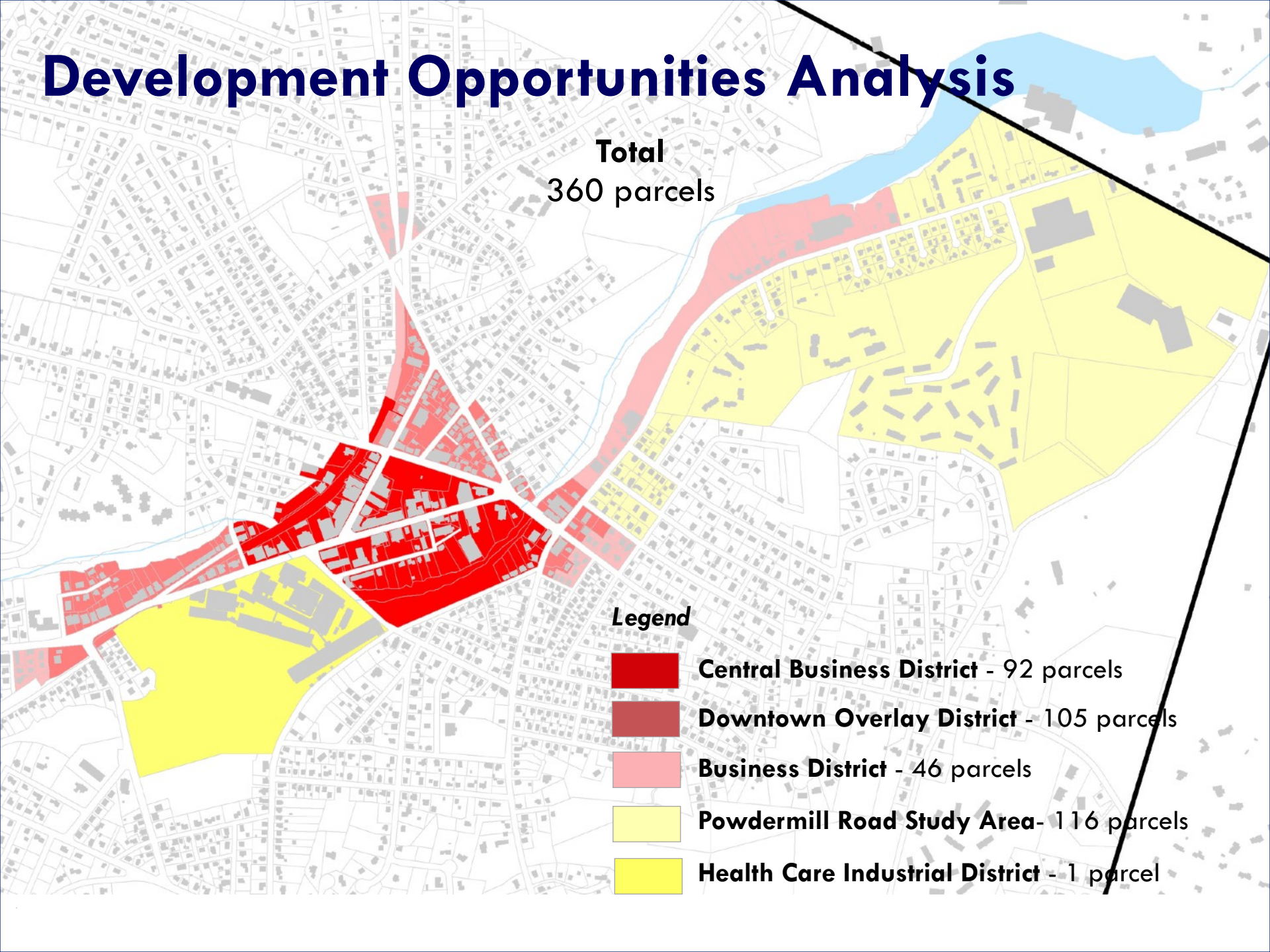
**Business District - 46 parcels**



**Powdermill Road Study Area - 116 parcels**



**Health Care Industrial District - 1 parcel**



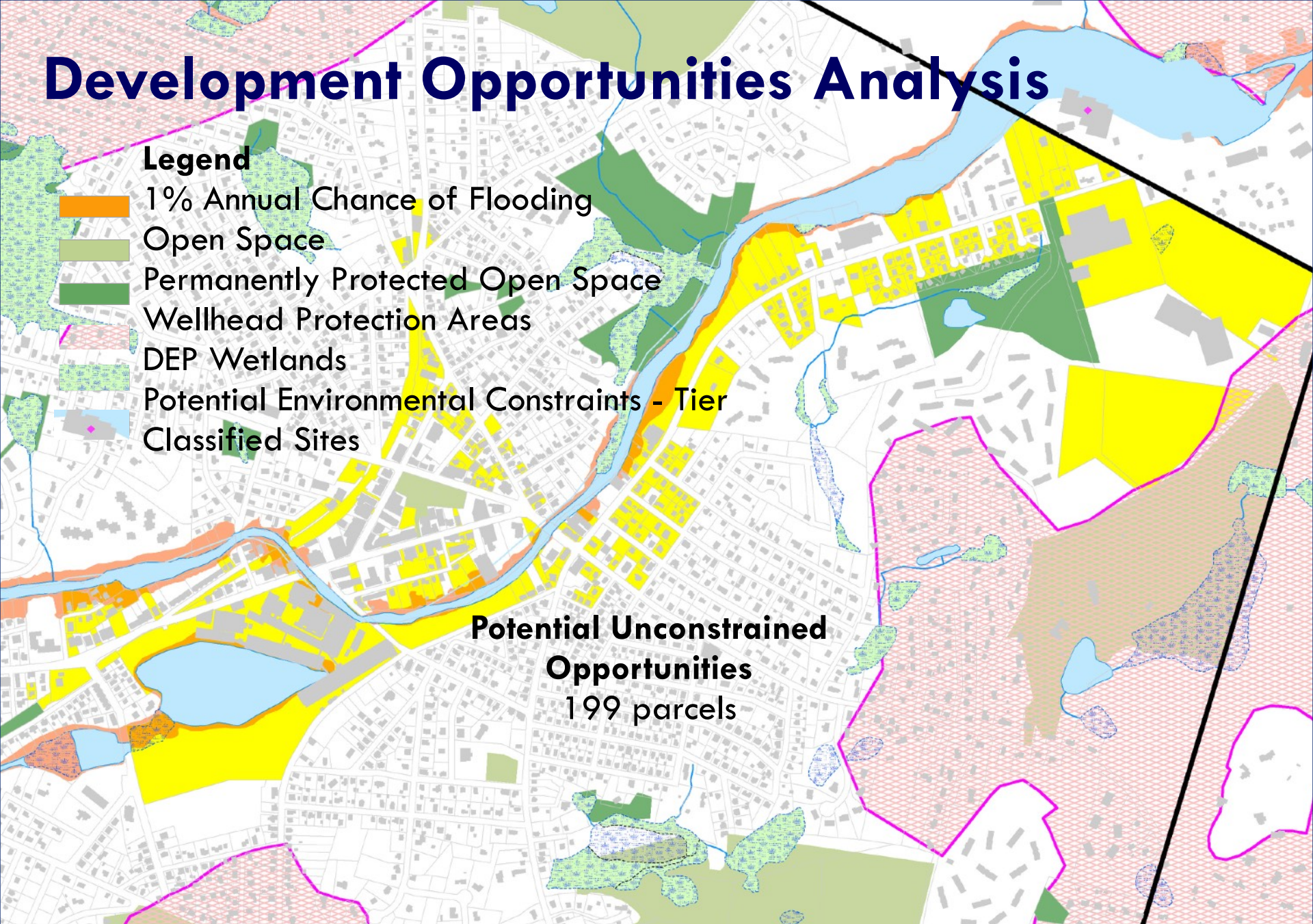


# Development Opportunities Analysis







## Legend

- 1% Annual Chance of Flooding
- Open Space
- Permanently Protected Open Space
- Wellhead Protection Areas
- DEP Wetlands
- Potential Environmental Constraints - Tier
- Classified Sites

**Potential Unconstrained  
Opportunities**  
199 parcels



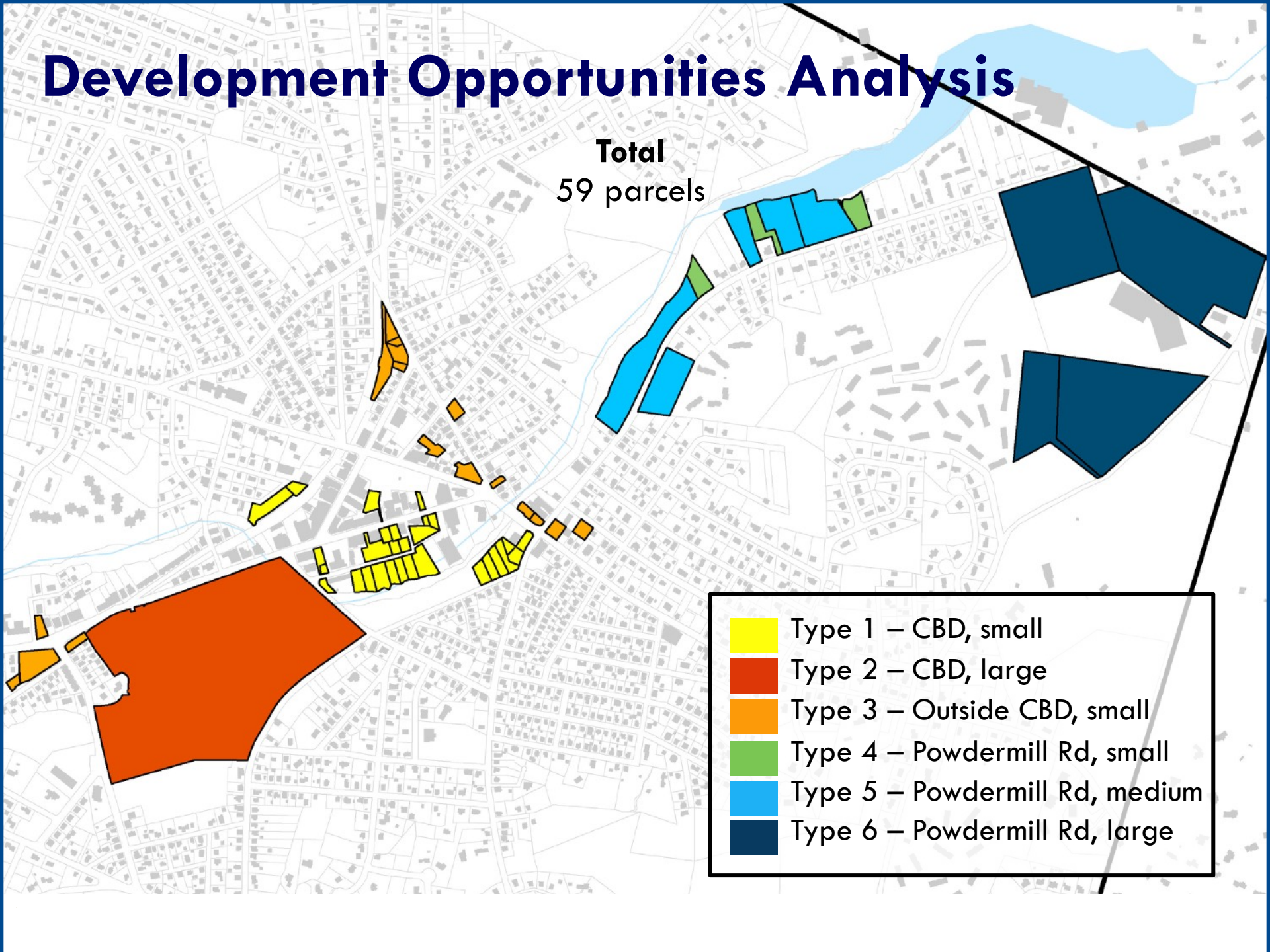
# Development Opportunities Analysis

	Size	Location	Area (acres)	Parcels
 <b>Type 1</b>	Small <1 acre	Central Business District	5.9	29
	Large 36 acres	Central Business District	36.0	1
 <b>Type 2</b>	Small <1 acre	Outside of CBD	4.5	17
 <b>Type 3</b>	Small 1 acre	Powdermill Road Study Area	2.1	3
 <b>Type 4</b>	Medium 1 to 4 acres	Powdermill Road Study Area	8.0	5
 <b>Type 5</b>	Large 5 to 14 acres	Powdermill Road Study Area	37.4	4
 <b>Type 6</b>	<b>Totals</b>		<b>93.9</b>	<b>59</b>



# Development Opportunities Analysis

Total  
59 parcels

- 
- The map displays a city grid with various parcels highlighted in different colors. A large orange parcel is in the bottom left. A cluster of yellow and orange parcels is in the center. A blue parcel is in the top right. A large dark blue parcel is on the right. A light blue area is at the top right. A black line runs diagonally from the top right to the bottom right.
- Type 1 – CBD, small
  - Type 2 – CBD, large
  - Type 3 – Outside CBD, small
  - Type 4 – Powdermill Rd, small
  - Type 5 – Powdermill Rd, medium
  - Type 6 – Powdermill Rd, large



# 2021 HPP Housing Best Practices

		1. Provide housing for all income s and ages	2. Support the Town culture and vibranc y	3. Advanc e racial equity	4. Adopt flexible zoning	5. Build public awareness
REGULATORY BEST PRACTICES						
1	Streamline local permitting process for Affordable Housing and accompanying Affordable Housing requirements.	X			X	
2	Amend residential zones to incentivize redevelopment of vacant structures and encourage development of small, affordable single-family homes on substandard vacant or underutilized properties. Consider changes in these zones that will allow for the creation of more housing options that have minimal impact on the built environment, such as accessory dwelling units, duplexes, triplexes, and single-family to multifamily home conversions.	X	X	X	X	
3	Consider adopting a 40R Mixed Use Overlay District and/or a 40R Starter Home Overlay District in areas identified in this plan's development opportunity parcel analysis.	X			X	
4	Allow artist lofts that provide low-cost housing and venues to musicians, craftspeople, performers, and other artists to facilitate cultural activities and events in the downtown and nearby areas.	X	X		X	
5	Help reduce housing cost burdens incurred by utility expenses by promoting state energy efficiency programs such as Mass Save, and encourage homeowners and multifamily owners to add energy upgrades such as solar panels and efficient HVAC systems.	X			X	X
6	Comply with new TOD MBTA legislation that requires by-right multifamily zoning near transit stations.	X			X	
7	Remove regulatory barriers to creating community land trusts and limited equity co-ops. Provide technical assistance and possibly publicly-owned land to support these initiatives.	X			X	

# 2021 HPP Housing Best Practices

1. Provide housing for all incomes and ages

2. Support the Town culture and vibrancy

3. Advance racial equity

4. Adopt flexible zoning

5. Build public awareness

## PROGRAMMING BEST PRACTICES

8	Continue the Town's membership in the Regional Housing Service Office (RHSO) to support the implementation of this HPP and other housing needs and initiatives.	X			X	X
9	Work toward meeting or exceeding the Commonwealth's 10% goal on the Subsidized Housing Inventory.	X				
10	Advance projects under the Local Initiative Program to create housing affordable to low- and moderate-income households.	X	X			
11	Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities.	X				X
12	Work collaboratively with non-profit housing developers and other entities to advance housing production.	X				X
13	Monitor and preserve affordability restrictions on existing units for as long as possible.	X				
14	Provide incentives to include accessible and adaptable housing units in new developments.		X		X	
15	Connect homeowners and renters to energy efficiency/renewable energy programs and incentives.	X			X	X

# 2021 HPP Housing Best Practices

1. Provide housing for all income levels and ages	2. Support the Town culture and vibrancy	3. Advance racial equity	4. Adopt flexible zoning	5. Build public awareness
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## FUNDING BEST PRACTICES

16	Provide technical assistance and local resources for tenants that would like pool their resources and purchase their building.	X	X			X
17	Adopt the updated HPP to ensure the Town is eligible for existing and new grant opportunities.	X	X	X	X	X





QUESTIONS?





# HPP UPDATE ADOPTION





## Questions or Comments?

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